

DoD NAF Health Benefits Program (HBP) Information

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Preventive Health Care

Preventive Services offered through the NAF Health Benefits Program

Health benefits are not only available to us when we are ill or diagnosed with a disease, but also are available to help prevent these conditions. Preventive services are currently offered through the Aetna PPO network providers and the Aetna Indemnity plan at NO COST to you!! Yes, routine physical exams each year, well-child exams up to age 7, routine mammograms, routine gynecological exams, and routine prostate screening exams are all services covered 100% by your benefit plan and DO NOT require a co-pay or deductible.

Aetna reports that the number of members utilizing preventive services during 2004 was extremely low considering that preventive care provides benefits for both present and future health. In 2004, only 8 percent of adults utilized their free routine physical exams. Only 20 percent of female adults utilized their free routine gynecological exams, only 39 percent of females utilized their free mammograms, and only 20 percent of male adults utilized their free prostate screening exam. These exams are included in your benefit program for one very important reason: early detection and prevention services save lives and reduce health plan costs.

Health risks detected early can be treated in a less intrusive, less pain-

ful and less expensive manner. These risks include, but are not limited to, high cholesterol, diabetes, cervical cancer, lung cancer, prostate cancer, skin cancer, and high blood pressure. Aetna reported that in 2004: "Cancer and cardiovascular disease is responsible for...\$41 million dollars [in claims for the NAF HBP]. Many of these diseases are preventable [and]/or treatable at lower cost if detected early." Participating in preventive care not only keeps you aware of your own specific health concerns, but also assists in keeping health care premiums down and ensuring the same coverage in the future for yourself and/or your dependents.



There is also positive news regarding the utilization of the preventive care program! A preventive health care measure that is being utilized 100 percent by members is the program covering well-baby visits for infants within one year of age. Parents



are using this benefit to the maximum and taking 100 percent initiative in regard to the health of their children. Parents, why not do the same for yourself? Being knowledgeable about your own health also relates to future health concerns of your children.

The benefit program for non-appropriated fund employees was developed and implemented by your employer for the purpose of keeping you healthy. Show them that you are just as interested in your health as they are by setting your appointments today with a physician to receive your free preventive care check-up. Remember, these services are included through both the Aetna PPO network providers and Indemnity plan and they DO NOT require any co-pay or deductible. Information about your benefits can be found through your servicing Human Resources Officer or on your employer's secure employee website. Be sure to also check out Aetna's self-service and health information website, "Aetna Navigator." Registering is easy and once completed will allow you to access a wide range of health and personal benefits information. Go to www.aetna.com, click on "Aetna Navigator," and follow the instructions provided. Let's all work together to maintain a high level of health awareness within our workforce.